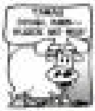
ENTERTAINMENT
Fil-Aussie rocker MIG Ayesa here Dec. 1

WORLD / A12
Briton the first in world to beat HIV, reports say

BUSINESS / B1
Special Report: Insurers fight over P2.4-B industry

NEWS / A2
For first time, entire Senate to debate nat'l budget ahead of House

New approaches to male baldness show promise



Quezon wood sculptors turn tide against tragedy

By Blanche S. Rivera

PHILIPPINE DAILY INQUIRER
BALANCED NEWS, FEARLESS VIEWS

Monday, November 14, 2005 • 40 pages | vol. 20 | no. 339

Bloody Jolo battle rages

7 soldiers, 20 Abus killed, AFP says

ZAMBOANGA CITY—Seven soldiers were killed and possibly up to 20 rebels were believed dead in the biggest battle in 10 months between government forces and terrorists on Jolo island, a military officer said yesterday.



DOWNHILL RIDE

New CBCP head wants closure to 'Hello Garci' scandal

95% of RP reefs ruined, says group

By Blanche S. Rivera



A phony war on press freedom

ANALYSIS

PDI joins 'compact revolution'

INQUIRER COMPACT

Second FRONT PAGE

Senate beats House to budget debates

By John Lalog Jaroliero

JUMPING THE GUN ON THE HOUSE OF REPRESENTATIVES, the Senate will convene today as a committee of the whole to tackle the proposed P1.05-trillion national budget for next year.

[illegible]

Subic rape prober not a cop; denies coercing driver

[illegible]

Cops pooh-pooh transport strike

[illegible]

Take care of ill Nur, gov't urged

[illegible]

JDV, Pichay still locked in leadership contest

[illegible]

Brits high on RP despite 'turmoil'

[illegible]

Corrections

[illegible]

No break for cops during holidays

THERE SHALL BE NO REST FOR THE POLICE during the Christmas season.

In a memorandum dated Nov. 3 and released yesterday, the Philippine National Police Directorate for Personnel and Records Management directed the heads of police units not to approve applications for leave from Dec. 15 to Jan. 10 "of every year."

"Please be reminded the Christmas and New Year break(s) extended to PNP personnel is only a privilege, hence, it is not imperative to assure one's right for its enjoyment," said DPRM chief Director Marcelo Ferrera Jr.

"Inasmuch as the organization normally extends such (a) grant in order for all of us to spend the season with our loved ones, this headquarters is constrained to issue this directive so that the delivery of police services is not affected or hampered," he said. *Lange A. del Puerto*



SUERTRES · EZ2 · SUPERLOTTO 6/49 ₱11,585,424.60

METRO

Car shop owner's ordeal finally over

METROBRIEFS

Cousins nabbed in rape

Wall collapses on foreman

Stray bullet hits girl, mom

Rally vs illegal drugs

SPORTS

Castillo bails out Giants

Slippery Purefoods guard hits game-clincher over Red Bull

THE BIGGEST THREAT IN A MAKE-OR-BREAK play is the man making the inbounds pass.







'Paying Erap's way not bribery'

FORMER SEN. RENE Saguisag yesterday said the members of Ateneo High School Class of 1955 would not be committing the crime of bribery if they shouldered the cost of transporting former President Joseph Estrada to their reunion to recover, given the absence of criminal intent.

The class is celebrating its golden jubilee at the Meralco Theater in Pasig City this afternoon and they were willing to pay the cost of transporting their classmate Estrada from his place of detention in Tanay, Rizal, a cost usually shouldered by the government to the tune of P500,000 each time Estrada leaves his jail estate.

Saguisag said that aside from the absence of criminal intent, "bribery, because of its criminal nature is done surreptitiously, which is not the case in this instance."

Estrada was allowed detention at his sprawling estate while undergoing trial on plunder and perjury charges in the Sandiganbayan.

Saguisag said Special Prosecutor Dennis Villa-Ignacio's opposition to Estrada's attendance at the 50th class reunion was based mainly on the cost to the government, which was why his classmates offered to help. *Nelson E. Flores*



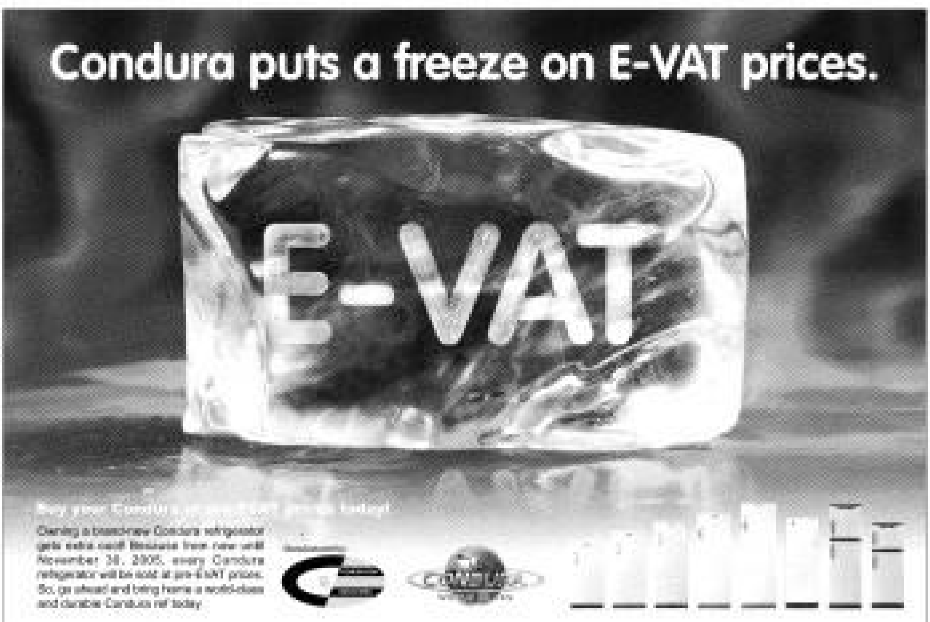
95% of RP reefs ruined …

Hot spots

Sustainable fishing







HK netter foils Arevalo in ITF finals

By Marc Anthony Reyes



CHAMPION: Chan Wing-yau (left) of Hong Kong and Czarina Mae Arevalo of the Philippines show their trophies.

Enrile lifts Rain or Shine past FEI five

By Marc Anthony Reyes

Is the President really that wholesome?

BARE EYE



Recah Trinidad

NGAP resigned to losing top RP hope Murakami

Eagle Ridge plays host to Jungolf tilt Nov. 20

Hopes high for dance victory

Ring: Pacquiao No. 4 among world's best



PACQUIAO







PBA All-Star extravaganza set in Laoag

Tierro shows just who's the boss

By Dennis U. Eroa

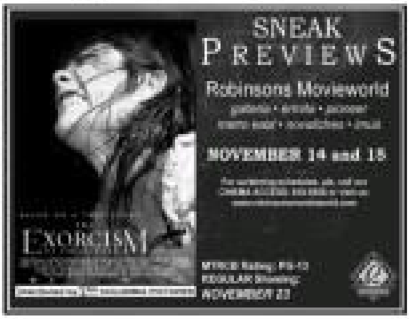


TIERRO: Still the No. 1 seed

Peña vying in Macau GP Formula Renault

RP sends 2-man world boxing team





NCA stakes title today

P2M, Mazda up for grabs

Foreigners join derby

The WORLD

Briton the first in world to beat HIV, reports say

LONDON—A BRITISH MAN IS BELIEVED TO HAVE BECOME THE first person in the world to get rid of the HIV virus, newspaper reports said Sunday.

Condom warning

WorldBriefs

Jordan: No woman among bombers

Clampdown in Paris

Iran nuclear arms ambition

Study: Smarter kids may live longer



Quezon wood sculptors turn tide against tragedy

'Getting more'

From blessing to curse

Moving on

Cooperative

Nursery

INQUIRER
OPINION



Bad boy, bad girl

EDITORIAL

History repeating itself in Subic rape

AS I SEE IT

Neal H. Cruz

Winners, losers

THERE'S THE RUB

Conrado de Quiros

Two challenges involving visiting forces

SOUNDING BOARD



Fr. Joaquin G. Bernas, S.J.

Peace and development

KRIS-CROSSING MINDANAO



Carlos Isagani T. Zarate

The DSL disaster

THE LONG VIEW



Manuel L. Quezon III

Bishops' stand on human rights

COMMENTARY

Dennis Murphy

THEY SAID

Wrong message

LETTERS

'We warned against VFA'

[illegible]

Clean, clear skies!

[illegible]

Mining spills threaten retirement paradise

[illegible]

Across the NATION

Mining firm's claim disputed

RAPU-RAPU, ALBAY—REPRESENTATIVES OF NON-GOVERNMENT groups that conducted an investigation on the mine spills here disputed the claim of the Environment Management Bureau of the Department of Environment and Natural Resources and Lafayette Philippines Inc. that the company uses state-of-the art mining technique, saying that in only four months of operation, it has already spilled wastes that resulted in fish kills.



ROUNDUP

Fire displaces 1,000

Scout gets award



Abaca virus in Leyte

SPORTS

Wizards cast their spell on Spurs

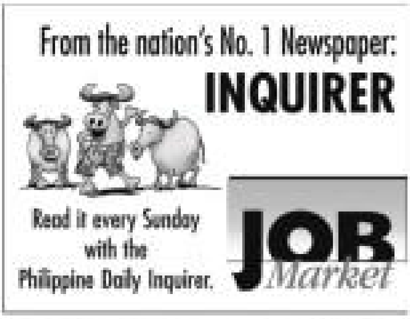


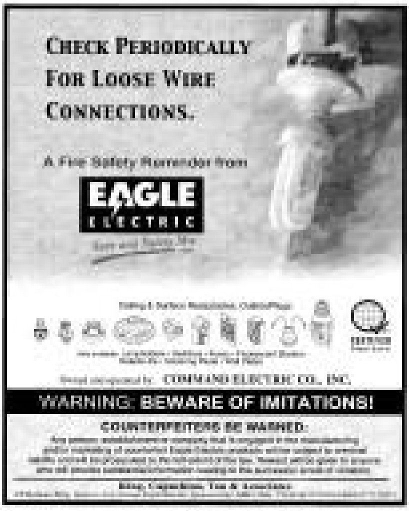
Neumann leads LPGA tilt by one

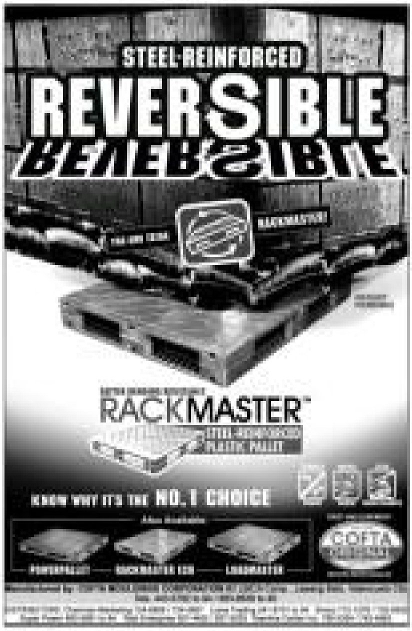
North Tollways to impound overloaded trucks

Lapid adviser found dead









New approaches to baldness

It creeps across the head like three tiny armies bent on deforestation—one starting at the back, and two making inroads from the front

Baldness patterns

Periodic shots

Another Bayan leader killed

By Luige A. del Puerto

Bishop says VAT gains 'may just be artificial'

By Christian V. Esguerra

New CBCP . . .

Bishops 'play safe'

Bloody Jolo battle rages

No room for terrorists

Ambush triggers clashes

No body count

Conflicting figures

A phony war ...

Coercive powers

Public right to know

Credibility is media's business

Market decides

Negative news

No monopoly of virtue



MONDAY, NOVEMBER 14, 2005
PHILIPPINE DAILY INQUIRER

BUSINESS

Agriculture grew 3-4% in third quarter

Insurers fight over ₱2.4-B CTPL industry

(First of two parts)

SPECIAL REPORT



THOUSANDS of motorists unknowingly hold fake insurance policies.

Production of rice, sugar up

THE COUNTRY'S AGRICULTURE sector was estimated to have expanded by 3 to 4 percent in the third quarter, with favorable output recorded by the rice, sugar and corn sectors.

WHAT'S INSIDE

Viagra, meet Andros

COCKTAILS

Victor C. Agustin

Mercedes-Benz index

Money-go-round

Heard through the grapevine

MONDAY
NOVEMBER 14, 2005

BUSINESS

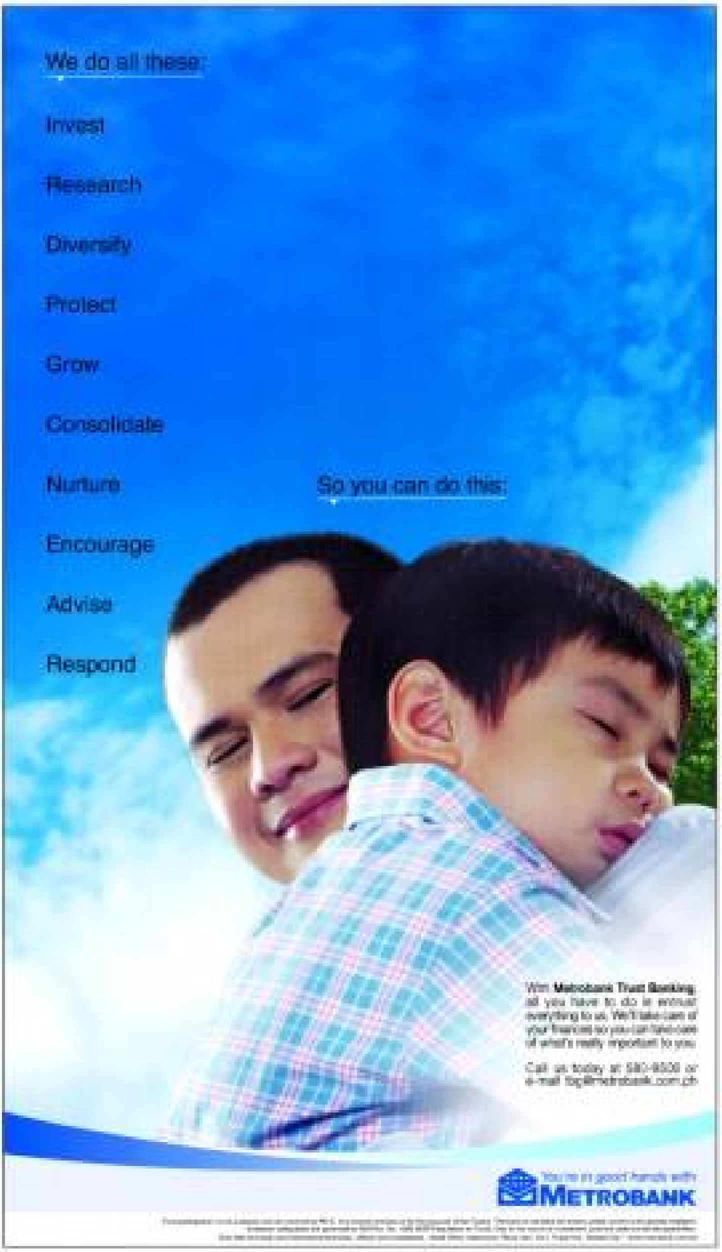
B1

P16.7-B palm oil projects set

Gov't eyes sale of entire stakes in SMC, Meralco

P16.7-B ...

Cebu Pacific plans public stock offering in 2008



Gov't braces for higher interest rates in 2006



5TH AURELIO PERIQUET JR. BUSINESS LEADERSHIP AWARDS

Too early to party

NO FREE LUNCH



Cebu Pacific plans . . .

ChowKing spending ₱180M to put up 36 stores in '06

By Elizabeth L. Sanchez

CHOWKING FOOD CORP., THE ORIENTAL quick-service restaurant chain of Jollibee Food Corp., is spending at least P180 million to expand its network by 36 stores next year, ChowKing president Rufino dela Rosa said in an interview.

Dela Rosa said that of the additional 36 stores, half would be covered by franchises and the rest owned by the company. ChowKing is spending roughly P150 million for upgrades in manufacturing and distribution facilities next year.

Despite an environment of increasing fuel,

CHOWKING/ B8

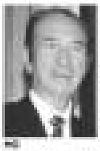
Investors seen taking profits from past week's strong climb

ChowKing . . .

Oct. budget deficit seen to exceed target by 50%

But Jan.-Oct. budget gap said to be 21% lower than expected

Tycoon no show at stockholders' meet; removed as board chair



Business

Gov't to generate savings from debt payments in '06

Peso's rosy performance, fiscal developments expected to reduce RP debt leve

SC to decide SSS case away from public eye

Questions of Policies



Tycoon

Bank auditors, whistle-blowers get BSP backing

Tighner bank framework seen to curb financial improprieties

By Doris C. Dumlao

THE BANGKO SENTRAL NG PILIPINAS HAS mapped out a tighter framework for internal auditors of banks which, in effect, will strengthen corporate "whistle-blowing" or the practice of exposing financial improprieties.

SLEX upgrade to get support of WB unit

By Ronnel W. Domingo

Number of telco subscribers overstated by 3-5M

Globe exec says penetration rate still farm from saturation point

By Clarissa S. Batino

Call centers bat for better rural telecom facilities

By Abigail L. Ho

REALIGNMENT

NTT eyes sale of stake in PLDT to affiliate

Insurers fight over P2.4-B ...

Anatomy of an insurance scam

The private sector solution

Enter the giant

Agriculture ...

Makati RTC asked to junk SEC motion requiring CAP to pay plan holders

Bonds backed by OFW remittances pushed

ADB scheme to help RP banks raise funds patterned after LatAm model



BPI sets aside ₱220M to spruce up former Prudential branches

Agri officials approve ₱14.4-M farm-to-market road projects



2005 TOKYO MOTOR SHOW

Still true to form, Toyota seen rising to top spot



THE FINE-X concept car: Toyota's answer to the fuel cell hybrid market

By Al S. Mendoza

[illegible]

$1B in losses

[illegible]

Grim scenario

[illegible]

Taken aback

[illegible]

Toyota founder

[illegible]

Hybrid pioneer

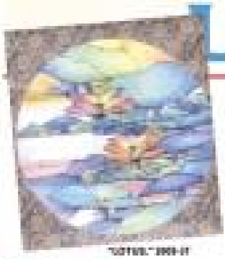
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THE i-SWING, the automaker's radical take of a personal mobility vehicle.

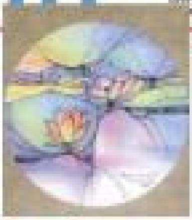


LIFESTYLE



"LOTUS," 2005-37

Now painting for 50 years, the Chinese-Filipino master exalts the lotus as a symbol of humanity and the Filipino: 'It remains pure even with so much dirt around'



"LOTUS" 2005-21

The lotus art of Onglepho

JAMES ONGLEPHO mounts his 25th annual one-man exhibition of artworks at Asia Art Gallery beginning Nov. 18.

Onglepho has been painting lotuses and landscapes for quite some time, but he has been able to infuse something new in each piece. The use of colored pencils and ink on Japanese rice paper, for one, has enabled Onglepho to discover the "realm of intuition" and the "realm of the poetic," which he has not experienced in other mediums. He has also proven that colored pencils can also be very effective drawing tools.

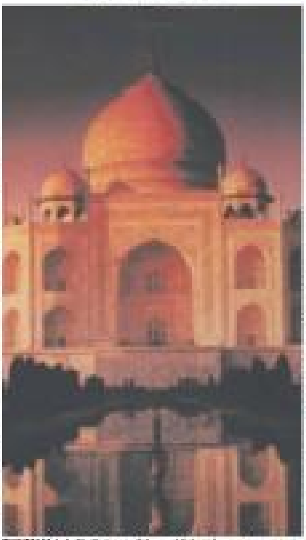
Onglepho's lotuses draw on new dimensions in this latest series of works. He has been painting lotuses since 1965, intrigued to

A primer on Icomos

PRIDE OF PLACE

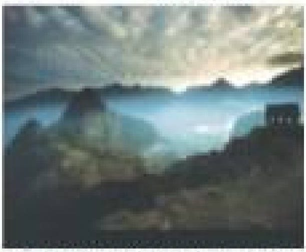


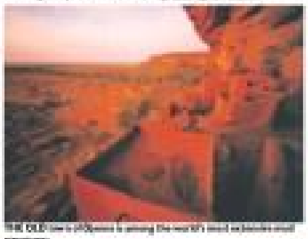
Augusto F. Villalon





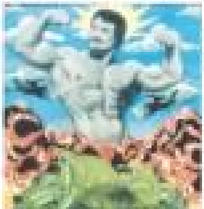
The International Council on Monuments and Sites sets standards for restoration and conservation of built and natural heritage



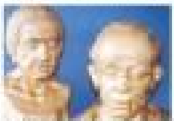


Ivi Cosio at Avellana, 'Hayag' artists and Valles at Magnet, various Luzon artists at Nineveh

VISUAL ARTS









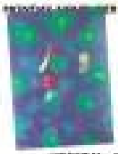


Bleak vision in dull monochrome



"RED Partners"





Artistic Christmas cards to raise funds for rural school kids



"CHRISTMAS Tree,"





"POINSETTIA ..." by Camille de la Rosa

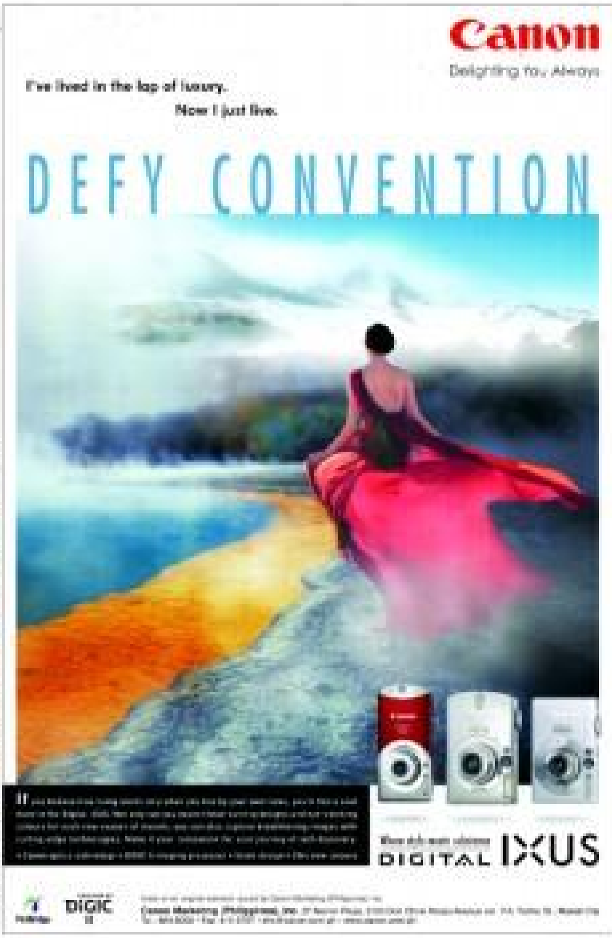




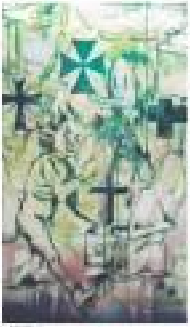
"FLIGHT"

Galerie Andrea presents Española

The lotus art...



Manuel Ocampo on the offense at Finale





Ivi Cosio at Avellana, 'Hayop' artists and Valles at Magnet . . .